

Attorney Docket 108.1001.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Applic	cation of: Fraser	Art Unit:	3629
Serial No.	09/411,683	Examiner:	Dixon, T.
Filed:	10/4/1999		RECEIVED
For:	Interactive Mortgage and Loan		MAY 2 4 2004
	Information and Real-Time Trading System		GROUP 360
	with	cby certify that the United States st Class Mail, in Commission P.O. Box 14 Alexandria, by Date	VA 22313-1450 Name
for Paten P.O. Box 1			
Dear Sir:	This Information Disclosure Statement	is submitted	under:
	□ 37 CFR 1.97(b)		

application, OR before the mailing date of first Office Action, whichever occurs last.)

37 CFR 1.97(c) together with either a:

Statement under 37 CFR 1.97(e)

or \$180.00 fee set forth in 37 CFR 1.17(p)

(After the CFR 1.97(b) time period, but before final Office Action or Notice of Allowance, whichever occurs first.)

37 CFR 1.97(d) together with a:

Statement under 37 CFR 1.97(e)

and \$180.00 fee set forth in 37 CFR 1.17(p)

(After the CFR 1.97(c) time period, but before payment of the Issue fee.)

(Within three months of the national application filing or the entry of international

List of Documents Applicant(s) submits herewith: Form PTO SB/08A (Information Disclosure Statement by Applicant) listing patent document(s) of which applicant(s) believes might be material to the examination of this application and for which there might be a duty to disclose in accordance with 37 CFR 1.56. Form PTO SB/08B (Information Disclosure Statement by Applicant) listing non-patent document(s) of which applicant(s) believes might be material to the examination of this application and for which there might be a duty to disclose in accordance with 37 CFR 1.56. **Copies of Documents** X Applicant(s) submits herewith copies of all listed documents. Copies of the listed documents are not included with this filing. Copies of these documents were previously submitted in the following related application: Docket No.: Serial No.: Filed: THE EXAMINER IS ENCOURAGED AND EXHORTED TO MAKE HIS OR HER OWN INDEPENDENT EVALUATION OF POSSIBLE RELEVANCE OF THE LISTED DOCUMENTS. At the present time, Applicant(s) submits that the listed document(s), taken alone or in combination, neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested. In the event fees are required, authorization is hereby granted to charge these fees to Deposit Account No. 50-0365. It is requested that the information disclosed herein be made of record in this

application.

Respectfully submitted,

Date: 5-18-2004

Steven A. Swernofsky

Reg. No. 33,040

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PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

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Substitute	for form 1449	A/PTO		Complete if Known		
•				Application Number	09/411,683	
INFOF	RMATIO	N DISCI	LOSURE	Filing Date	10/4/1999	
STATEMENT BY APPLICANT				First Named Inventor	Fraser	
				Group Art Unit	3629	
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Sheet	1	of	1	Attorney Docket Number	108.1001.02	

			 	U.S. PATENT DOCUM	EN13	Pages, Columns, Lines,
xaminer	Cite No ¹	U.S. Patent Documer Number	Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1	5,644,726	Α	Oppenheimer	07-01-1997	
	2	5,699,527	Α	Davidson	12-16-1997	
	3	5,732,400	Α	Mandler et al.	03-24-1998	DECENE
	4	5,797,133	Α	Jones et al.	08-18-1998	- RECEIVE
•	5	5,870,721	Α	Norris	02-09-1999	MAYA
	6	5,870,721	C1	Norris	01-28-2003	MAY 2 4. 2004
	7	5,897,621	Α	Boesch et al.	04-27-1999	ODOLIDOS
	8	5,924,082	Α	Silverman et al.	07-13-1999	GROUP 36
	9	5,930,776	Α	Dykstra et al.	07-27-1999	
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	12	6,014,627	Α	Togher et al.	01-11-2000	
	13	6,014,643	Α	Minton	01-11-2000	
· .	14	6,029,149	A	Dykstra et al.	02-22-2000	
	 					1.1.
	 					

FOREIGN PATENT DOCUMENTS									
Examiner Initials*	Cite No ¹	Forei	gn Patent Document Number ⁴	Kind Code ⁵ (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Refevant Passages or Relevant Figures Appear		
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

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Substitute	e for form 1449A/F	то		Com	pplete if Known
				Application Number	09/411,683 RECEIVED
INFO	RMATION	DIS	CLOSURE	Filing Date	10/4/1999 MAY 2 4 200
STATEMENT BY APPLICANT				First Named Inventor	Fraser , DOLLE 000
				Group Art Unit	3629 GROUP 300
(1	use as many shee	ts as n	ecessary)	Examiner Name	Dixon, T.
Sheet	1	of	1	Attorney Docket Number	108.1001.02

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²		
	1	ORD, BOB. "Canada's Electronic Mortgage Market." Mortgage Originator, July 1996, pp. 16-18.			
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Examiner	Date	
Signature	 Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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